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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants: Yelena Khandros, et al. Docket No.: 20655.0700

Serial No.: 10/749,697 Examiner: Kenneth Bartley

Filing Date: December 31, 2003 Group Art Unit: 3693

TITLE: SYSTEM FOR REDUCING
INFORMATION REQUIRED
TO OPEN A NEW ACCOUNT Confirmation No.: 2177

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action mailed on November 10, 2010 of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.